Fill in this information to identify the case:

Debtor 1 Bernadette A Davis

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-10933-pmm

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Nations Direct Mortgage, LLC **Court claim no**. (if known): 10

Last four digits of any number you use to identify the debtor's account: 3195

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No
☐ Yes. Date of the last notice: _____/____/______

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$ 0.00
2. Non-sufficient funds (NSF) fees		(2)	$ 0.00
3. Attorney's fees	03/18/2025 : Plan Review	(3)	$ 525.00
4. Filing fees and court costs	03/25/2025 : Objection to Plan	(4)	$ 700.00
5. Bankruptcy/Proof of claim fees	05/14/2025 : Preparation/Filing for Proof of Claim	(5)	$ 700.00
6. Appraisal/Broker's price opinion fees		(6)	$ 0.00
7. Property inspection fees		(7)	$ 0.00
8. Tax advances (non-escrow)		(8)	$ 0.00
9. Insurance advances (non-escrow)		(9)	$ 0.00
10. Property preservation expenses. Specify:		(10)	$ 0.00
11. Other. Specify:		(11)	$ 0.00
12. Other. Specify:		(12)	$ 0.00
13. Other. Specify:		(13)	$ 0.00
14. Other. Specify:		(14)	$ 0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor1 Bernadette A Davis
First Name Middle Name Last Name

Case number *(if known)* 25-10933-pmm

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Andrew Spivack
Signature

Date 09/03/2025

Print: **Andrew Spivack (84439)**
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

L.B.F. 9014-4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE: Bernadette A Davis Nations Direct Mortgage, LLC, Movant vs. Bernadette A Davis , Debtor	Case No. 25-10933-pmm Chapter 13

CERTIFICATE OF SERVICE

I, the undersigned, certify that on September 3, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Notice of Postpetition Mortgage Fees, Expenses, and Charges

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: September 3, 2025

/s/Andrew Spivack
Andrew Spivack, PA Bar No. 84439
Mario Hanyon, PA Bar No. 203993
Ryan Srnik, PA Bar No. 334854
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Michael A. Cibik, Debtor's Attorney
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com
Debtor's Attorney
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Kenneth E West,
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
Bankruptcy Trustee
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
US Trustee
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Bernadette A Davis
1723 Conlyn St
Philadelphia, PA 19141-1831
Debtor
Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

INVOICE

Brock & Scott, PLLC
1315 Westbrook Plaza Drive, Suite 100
Winston-Salem, NC 27103
(336)354-1200 - phone
(336)354-1206 - fax

Invoice #: [redacted]
Invoice Date: 03/19/2025
File Number: [redacted] KPLN01

Client:

PHH Mortgage Corporation
1661 Worthington Rd. Ste. 100
West Palm Beach, FL, 33409

Name and Address:

Davis, Bernadette
1723 Conlyn St
Philadelphia, PA, 19141

BK Case # and Chapter	Loan #	Loan Type	Investor #	Reason for Completion of Billing
25-10933/13 [redacted]	[redacted]	FHA	[redacted]	Bankruptcy Services CH13

DESCRIPTION	CLASS	AMOUNT
Plan Review Service Date: 03/18/2025	Bankruptcy Plan Review BORROWER RECOVERABLE	525.00

Please include a copy of this invoice with your remittance to:

****Please note that the remittance address has changed****

Brock & Scott, PLLC
PO Box 117788
Atlanta, GA 30368
EIN # [redacted]
E-Mail: AcctsRec@brockandscott.com

Balance Due: 525.00

INVOICE

Invoice #: D938205

Invoice Date: 03/26/2025

File Number: [redacted] BKOBJ01

Brock & Scott, PLLC
1315 Westbrook Plaza Drive, Suite 100
Winston-Salem, NC 27103
(336)354-1200 - phone
(336)354-1206 - fax

Client:

PHH Mortgage Corporation
1661 Worthington Rd. Ste. 100
West Palm Beach, FL, 33409

Name and Address:

Davis, Bernadette
1723 Conlyn St
Philadelphia, PA, 19141

BK Case # and Chapter	Loan #	Loan Type	Investor #	Reason for Completion of Billing
25-10933/13	[redacted]	FHA	[redacted]	Bankruptcy Services CH13

DESCRIPTION	CLASS	AMOUNT
Obj To Plan-Confirmation Service Date: 03/25/2025	Bankruptcy OBJ BORROWER RECOVERABLE	700.00
Mail - First Class - BK - Withdrawal Statutory Mail - First Class 1 at 0.69 Service Date: 03/25/2025	Bankruptcy OBJ BORROWER NON-RECOVERABLE	0.69

Please include a copy of this invoice with your remittance to:

****Please note that the remittance address has changed****

Brock & Scott, PLLC
PO Box 117788
Atlanta, GA 30368
EIN # [redacted]
E-Mail: AcctsRec@brockandscott.com

Balance Due: 700.69

INVOICE

Invoice #: D972375

Invoice Date: 05/16/2025

File Number: [redacted]BKPOC01

Brock & Scott, PLLC
1315 Westbrook Plaza Drive, Suite 100
Winston-Salem, NC 27103
(336)354-1200 - phone
(336)354-1206 - fax

Client:

PHH Mortgage Corporation
1661 Worthington Rd. Ste. 100
West Palm Beach, FL, 33409

Name and Address:

Davis, Bernadette
1723 Conlyn St
Philadelphia, PA, 19141

BK Case # and Chapter	Loan #	Loan Type	Investor #	Reason for Completion of Billing
25-10933/13	[redacted]	FHA	[redacted]	Bankruptcy Services CH13

DESCRIPTION	CLASS	AMOUNT
Proof Of Claim Service Date: 05/14/2025	Bankruptcy POC BORROWER RECOVERABLE	700.00
410A Payment History Review - ‘Pursuant to underlying contract terms in the loan documents and/or local bankruptcy court rule custom or case law.’ Service Date: 05/14/2025	Bankruptcy POC BORROWER NON-RECOVERABLE	325.00

Please include a copy of this invoice with your remittance to:

****Please note that the remittance address has changed****

Brock & Scott, PLLC
PO Box 117788
Atlanta, GA 30368
EIN #[redacted]
E-Mail: AcctsRec@brockandscott.com

Balance Due: 1,025.00